GOVERNMENT OF INDIA
FINANCE
LOK SABHA

STARRED QUESTION NO:329
ANSWERED ON:24.03.2017
Loans for Small Scale Industries
Jadhav Shri Sanjay Haribhau

Will the Minister of FINANCE be pleased to state:

(a) the details of guidelines and criteria laid down for availing loan for Small Scale Industrial (SSI) units;
(b) the quantum of loan desired and sanctioned to SSI during the last two years and the current year;
(c) whether the Government proposes to grant any relief to small scale industries in drought affected areas of the country including Maharashtra and if so, the details thereof; and
(d) the time by which the loan amount is likely to be waived off to the said industries?

Answer

FINANCE MINISTER

(a) to (d) : A Statement is laid on the Table of the House.

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STATEMENT REFERRED IN REPLY TO LOK SABHA STARRED QUESTION NO. * 329 FOR ANSWER ON 24th MARCH 2017, TABLED BY SHRI SANJAY HARIBHAU JADHAV REGARDING LOANS FOR SMALL SCALE INDUSTRIES.
(a) Loans to Small Scale Industrial units (SSIs) / Micro, Small and Medium Enterprises (MSMEs) as defined under the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 are extended by individual banks on commercial basis as per their Board approved loan policy and extant instructions of Reserve Bank of India (RBI).

(b) Data relating to quantum of loan desired by SSIs is not compiled centrally. Outstanding credit to the Micro and Small Enterprises (MSE) sector by all Scheduled Commercial Banks (SCBs) during the last two years as well as current year are as under :
(Amount Rs. in crore)

FY 2015	FY 2016	Upto Jan. 2017
9,61,174.17	9,96,424.94	8,31,500.00

(c) & (d) :
Extant guidelines of RBI already provide for general reschedulement by the State Level Bankers' Committee (SLBC) / District Consultative Committees (DCC) of loans to MSEs etc. in the event of a calamity including drought.
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